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**Order Filed on January 17, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

Caption in Compliance with D. N.J. LBR 9004-1
UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY --- NEWARK
-----X

In re:

Case No: 19-11380-VFP

Emanuel H. Neto
&
Catherine Padinha-Neto

-----X

**NUNC PRO TUNC ORDER AUTHORIZING THE DEBTORS' APPLICATION FOR
ERMA/HAF ASSISTANCE IN PAYING THE DEBTORS' BACK MORTGAGE PAYMENTS
TO BE EVALUATED AND TO BE CONSIDERED BY ERMA/HAF**

The relief set forth on the following page, numbered two (2)
through two (2) is hereby ORDERED.

DATED: January 17, 2025

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

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Debtors: Emanuel H. Neto and Catherine Padinha-Neto

Case No. 19-11380-VFP

Caption: NUNC PRO TUNC ORDER AUTHORIZING THE DEBTORS' APPLICATION FOR ERMA/HAF ASSISTANCE IN PAYING THE DEBTORS' BACK MORTGAGE PAYMENTS TO BE EVALUATED AND TO BE CONSIDERED BY ERMA/HAF

THIS MATTER having been opened to the Court by Nicholas Fitzgerald, the debtors' counsel, upon the debtors' Motion for a nunc pro tunc Order to obtain court authorization to enable ERMA/HAF to evaluate and to consider the debtors' application for ERMA/HAF financial assistance in payment her back mortgage payments due; and good and sufficient cause having been found for the entry of this order;

It is

ORDERED, that nunc pro tunc from June 29, 2024 or before that date, the New Jersey's Emergency Rescue Mortgage Assistance (ERMA) program was authorized to evaluate and to consider the debtors' application for financial assistance in paying the debtors' mortgage arrears; and it is further

ORDERED, that nunc pro tunc from June 29, 2024 or before that date, the Homeowner Assistance Fund (HAF) was authorized to evaluate and to consider the debtors' application for financial assistance in paying the debtors' mortgage arrears.